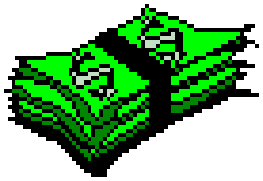
Level I



“Take alms from their wealth in order to purify them and sanctify them with it…”

(Surah Al-Taubah, ayah 103)

Alms

Zakah

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Lesson 1

- Lesson Notes
- Written Exercises
- New Words and Expressions

Zakah – Pillar of Islam

Duration: 2 Hours

Objectives:

At the end of this unit the student should know:

- ✓ The importance, benefits, meaning and wisdom of ZAKAH.
- ✓ Who should pay, to whom, and what happens to those that don't pay Zakah.
- ✓ Rates and how to calculate the Zakah on Gold, Silver, Money, and Merchandise.

Lesson layout:

Prerequisites:

- Overview Course (recommended)

Associated Courses:

- Zakah - Level II

Lesson Notes

Zakah, a Pillar of Islam:

Zakah is the 3rd pillar of Islam, and it is associated with prayer (salah) in 82 verses in the Qur'aan. It is financial worship.

The Meaning of Zakah:

The linguistic meaning: The word Zakah (in Arabic) is a noun derived from the verb "Zaka" which means = grew - increased, so Zakah means growth and increasing.

The word also means purify and clean as Allah said:

“Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily! Your invocations are a source of security for them; and Allah is All-Hearer, All-Knower.”	]خُذْ مِنْ أَمْـوَالِهِمْ صَـــــدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَـــلَاتَكَ سَـــكَنٌ لَهُمْ وَاللَّهُ

{Surah At-Tauba (9), ayah 103}

The Wisdom of Zakah:

Zakah is based on the fact that Allah is the original proprietor of all things in the heaven and the earth. Allah said:

“And to Allah belongs the dominion of	] وَلِلَّهِ مُلْـــــكُ السَّـمَاوَاتِ وَالْأَرْضِ وَإِلَى اللَّهِ الْمَصِيرُ [

the heavens and the earth; and to Allah
is the return (of all).”

{Surah An-Nur (24), ayah 42}

The Benefits of Zakah for the Individual and the Society:

1. Prove the faith and belief of the Muslims since it is an important pillar of Islam.

2. Show the truthfulness of faith of the one who gives away Zakah because man love's money, so when he gives it for the cause of Allah, he proves that he sacrifices his love for the sake of Allah, this is why it is also called "Sadaqah" which means the truth because it shows the truthfulness of a person regarding his seeking of God's pleasure.

3. To purify the character of the person, by protecting him against the vice of miserliness and egotism and train him to be generous and kind.

4. To fulfill the needs of the poor in the society, and put this concept of brotherhood in the Muslim society in practice

5. Protect the society from crimes and social class clashes, when the poor realize that they have portion of the financial income of the rich. This leads to stability.

6. It drives a Muslim to learn about his duties towards Allah, so he increases his religious knowledge because he cannot give away Zakah before he has asked and learned all the rules and regulations of this important pillar of Islam.

7. It blesses the properties by the will of Allah and increases and protects them.

8. Circulate the wealth in the society so nobody can hold and monopolize it against the social interest of the people.

Who Should Pay Zakah?

Zakah is obligatory upon every Muslim who owns the minimum requirement of property under certain condition. The evidence from the Qur’aan is:

"Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it, ..."	]خُــذْ مِنْ أَمْــوَالِهِمْ صَـــــــدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا ...[

{Surah At-Tauba (9) part of ayah 103}

And the evidence from the Sunnah is:

Ibn 'Umar (may Allah be pleased with them) reported: The Holy Prophet (ﷺ) said: (The superstructure of) Islam is raised on five (pillars): The Oneness of Allah, performance of Prayer, ***payment of Zakah****, fast of Ramadaan, and Pilgrimage (to Makkah)*

(Bukhari & Muslim)

The Rule Regarding Those Who Don't Pay Zakah:

The one who deny Zakah as obligatory upon the Muslim is considered a non-believer, but the one who believe that it is obligatory and he doesn't pay it, he is a "Fasiq" which means that he is committing a major sin, and it should be taken from him by force if necessary by the Muslim ruler. There are many ahadith warning about the punishments on the Day of Judgement for those that did not pay the Zakah:

Abu Hurairah (may Allah be pleased with him) that the Prophet (ﷺ) said:

"There is none who possessed and stored wealth without paying Zakah except that it (the wealth) will be heated in the fire of Hell, then shaped into sheets with which his flanks and his forehead will be branded until Allah judges between His slaves on a day whose length will be 50,000 years. Then he will be shown his path, either to Paradise or to the Hell-fire."

(Muslims and Ahmad)

Some precepts from ahadith that should leave one in no doubt about the punishment:

- Animals on which Zakah is not paid, will trample on the Day of Judgement under their feet the owner for fifty thousand years.
- The money on which Zakah was not paid will turn into a bald serpent and it will go on biting its owner on the Day of Judgement.
- Wealth from which Zakah has not been paid tends to decrease and nullify itself.
- One who does not pay the Zakah shall dwell in Hell.

Conditions of the Zakah:

1. **Islam:** Zakah is an act of worship, so it is accepted only from the Muslims.

2. **Freedom:** Zakah is only obligatory upon the free person who owns his money.

3. **Nisab:** The minimum amount held by the Muslim to make Zakah obligatory on him, because not every Muslim should pay Zakah. It is only obligatory on the rich but not the poor, and each kind of property has a different way to calculate the minimum of such properties to make Zakah a must.

4. **Passing One Complete Year:** That the person should have the nisab for one full lunar year and it shows the wisdom and mercy of Allah that Muslims have one full year to invest his wealth, so he can pay Zakah from the gain he made during this time. So if he didn't work hard and invested it, then it is his responsibility and mistake, but Islam want the circulation of the wealth in the society in order to build a strong economy for the Muslim community. There is exception for this condition regarding the Zakah of fruits and grains because Allah said:

]وَهُوَ الَّذِي أَنْشَأَ جَنَّاتٍ مَعْرُوشَاتٍ وَغَيْرَ مَعْرُوشَاتٍ وَالنَّخْلَ وَالزَّرْعَ مُخْتَلِفًا أُكُلُهُ وَالزَّيْتُونَ وَالرُّمَّانَ مُتَشَابِهًا وَغَيْرَ مُتَشَابِهٍ كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَآتُوا

"And it is He Who produces gardens trellised and un-trellised, and date palms, and crops of different shape and taste (its fruits and its seeds) and olives, and pomegranates, similar (in

kind) and different (in taste). Eat of their fruit when they ripen, **but pay**
the due thereof (its Zakah, according
to Allah's Orders 1/10th or 1/20th)
on the day of its harvest, and waste
not by extravagance. Verily, He likes not Al-Musrifeen (those who waste
by extravagance).”

{Surah Al- An’am (6) ayah 141}

5. **Free of Indebtedness:** The one who has indebtedness from others should first pay it back, in fact, he is considered as poor because he needs money to pay the loan that others want back, unless the money he holds exceeds the amount of his indebtedness.

Properties that are Subject to Zakah:

1. Gold and Silver,
2. Monetary funds, including commercial stocks,
3. Livestock,
4. Land produce of fruit and grain.

And each kind of these properties is subject to Zakah based on certain regulations and conditions.

Zakah is not obligatory in any kind of property but on the growing property in accordance with the real context and meaning of the word growing. The real growing mainly includes livestock, grain and farm produce and commercial stocks.

The properties that may take the essence of growing are gold and silver, because even if they were saved and not used for commercial purposes, still they hold the meaning of growing because they could be invested at any time.

Zakah of Gold and Silver (Zakatu An-Nakdain):

The word "nakdain" - plural of "nakd" - refers to Gold and Silver, but many scholars include money.

The condition of the Zakah of gold is to have the nisab of 85 grams and the nisab for silver is 595 grams. It must be held in possession for 12 lunar months. So if the Muslim holds this amount or more, he should pay 2.5% as Zakah.

Rikaz (minerals or metals buried in the earth for an uncertain time) - Rikaz refers to mineral or wealth like gold or silver, when left buried for a certain period of time, has a special role in Islam. If a Muslim found any, he should give away 1/5 (20%) of what he found, as soon as he found it, so no need for negation or time conditions.

If women have gold to be used as trappings or jewelry, some scholars say that Zakah is not a must if it is used in a lawful way and not intended for investment, other scholars say it is a must.

Zakah on Merchandise and Stocks:

It includes any commodity that is intended for trading for profit. So calculate its value every year and give away 2.5%, same as gold and silver, but if he buys anything for personal use, no Zakah is required.

Zakah on livestock, properties and land is covered in Level II.

Some Examples:

Basically it means that you should pay Zakah on all money, gold or silver, merchandise that one had 'in excess' over a one year period. Zakah means to purify and also to increase. So if we pay it, it purifies our money and also increases it. For the human mind, we can ask: "How can giving something away, increase it." Allah knows how, and only if we believed it...!

For the average person Zakat-ul-Maal (Alms on money) and Zakat-ul-Fitr are the most common. **Zakat-ul-Fitr** is an alms paid at the end of the fasting month of Ramadaan. This is covered in detail in Level II under Zakah as well as Siyam (Fasting).

For money it is easy, if we choose to do so. The nisab value is the same as that of gold or silver. So many people ask: "How can I calculate what I had over one year, as I had different amounts at different times?"

Choose a time of the year to pay your Zakah, such as Ramadaan as it is easy to remember. Simply take the highest amount you had for the longest time and round it up (this way you are sure that you are

not paying less then what you are supposed to). Example: You had $1000.00 for about 7 months and then it was $500 and then $300 and then $1200.00 since last year Ramadaan. Take the $1000.00 and calculate the 2.5%, which is $25.

About jewelry: There are various views on this. The strictest and 'most authentic' view is that Zakah is due on all jewelry used or not used over a one year period in your possession, and that is more than the nisab value. As an example, if you have gold bangles or rings (including the ones you wear everyday) that weigh say 100grams. The nisab value is 85grams, which means you should pay 2.5% of the value of gold per gram on 100grams. If gold per gram = $100.00, then you should pay 2.5% on 100grams x $100.00, which would be $25.00. Not much is it?

Some stories are related where people actually distribute the jewelry to different family members for a short while, so the amount can remain under 85 grams per year. They then take it back and so it goes on year after year. Who are they cheating? Only themselves.....

Zakah on merchandise for sale: the value is calculated, and if it reaches the Nisab of gold or silver, Zakah is due on it at the rate of 2.5% of its value. For example if you have a shop, you calculate the cost of all your stock, plus all your money and pay 2.5% on that.

Note: Once you reach the nisab value, you don't calculate only on the value above the nisab, but on everything. (i.e.: if you have 100grams of gold, then you pay on the 100 and not on 15 only).

To Whom Zakah Should be Given:

Allah says:

] إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ	As-Sadaqah (here it means Zakah) are only for the Fuqara (poor), and Al-Masakin (the poor) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah's Cause (i.e. for Mujahidun - those fighting kin a holy battle), and

for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allah. And Allah is All-Knower, All-Wise."

{Surah At-Tauba (9) ayah 60}

This verse assigned eight (8) groups of people who deserve to receive Zakah. Therefore, Zakah should be paid only to these people, none of the Zakah should be spend in other channels such as building mosques, schools, etc. These projects could be funded by voluntary charities.

The people of Zakah according to the above mentioned verse are:

1. **The Faqir (destitute):** He is the poor person who possesses half of his minimum needs or less. He is more needy then the miskin.

2. **The Miskin:** He is poor, but he is better off than the Faqir, like one who possesses 70% or 80% of his needs, for instance.

   The necessity should be based on what he and his family need for food, clothing, housing, and anything which one cannot do without, living a moderate level, neither extravagantly nor very tight. The family includes everyone whom the recipient has responsibility to support. The level of necessity varies from era to era and place to place and to some extent between one individual and another.

   The scholars have given fatwa (legal verdict) that necessity includes medical treatment of the ill, and helping single people to get married, and acquiring necessary books of religious knowledge.

   For the Faqir and Miskin to be eligible for receiving Zakah, they must be Muslim and not from the lineage of Bani Hashim and their slaves. Also they should not be close relatives of the donor for whom he is sponsor as his parents, children and wives.

3. **The collectors of the Zakah:** The Zakah employee should be paid a wage comparable to that of a person doing a similar job in some other organization, and according to how much time he works for the Zakah purpose, even if he is rich, as long as he is a rational, adult Muslim, trustworthy, and qualified for the job.

4. **For the weakly faithful:** Those whose hearts are to be drawn closer. New Muslims, shaky Muslims etc. Also prominent people who are helped to embrace Islam by giving them share of Zakah or to prevent them acting injuriously towards Islam and the Muslims, or to strengthen their faith as a Muslim or for the sake of winning their followers.

5. **To free slaves:** In today's terms this also includes helping to free Muslim prisoners of war.

6. **Those in debt:** The debt must have been for a Halal (Islamically allowed) purpose and obtained in a Halal manner. The debt must be owed to a human being, which excludes financial debts to Allah, such as expiation for broken oaths or other sins or Zakah payments.

7. **In the Cause of Allah:** This goes to volunteers who are not on the government payroll, both poor and rich are eligible, and those who guard the Muslim frontiers militarily. For the Mujahid (Those on Jihad, be it fighting or Islamic workers 'fighting' the anti-Islamic missionary activities).

8. **The Wayfarer:** This is the person travelling from one land to another. If he doesn't have the means to complete his journey, he may be given from the Zakah what it takes him to complete his journey, as long as the reason for his travel is not disobedience to Allah. Another condition is that he cannot find anyone to loan him the money.

Written Exercises

Complete the following:

A. Is Zakah a pillar of Islam?

……

B. In how many places is Zakah mentioned with Salah in the Qur’aan?

……

C. What is the meaning of Zakah other than increase?

……

……

D. List 4 benefits of Zakah?

1……

2……

3……

4……

E. On whom is Zakah obligatory?

……

……

F. Is not paying Zakah a major sin?

……

G. List 2 conditions of paying Zakah?

1……

2……

H. List at least 3 properties that are subject to Zakah.

1.....

2.....

3.....

I. What is meant by nisab?

.....

.....

.....

J. What is the nisab value for GOLD?

.....

K. What is the nisab value for SILVER?

.....

L. How much Zakah will you pay if you had $1000 for one year?

.....

M. How much Zakah will you pay if you had $5000 for one year?

.....

N. List at least 4 beneficiaries of Zakah?

1.....

2.....

3.....

4.....

New Words and Expressions

(ﷺ) It means - May Allah's peace and blessings be upon him.
This is always said or written after making reference to Prophet Muhammad. The Arabic transliteration: "Sallallahu alayhi wasallam". Some books write 'PBUH' which stands for, peace be upon him. Others use 'SAW', which is short for the Arabic transliteration.

(2:45) Means, the reference in the Qur'aan: Surah (chapter 2), ayah (verse) 45. The Sarah's mentioned in this lesson are: at-Tauba; an-Nur; al-An'am.

(Use your Qur'aan, and find the references listed in this lesson).

(Muslim) The scholar that related the saying (hadith) of the Prophet (ﷺ). This is normally found at the end of a hadith. Other name found in this lesson: Ahmad

Ahadith Plural for hadith. The statements of the Prophet (ﷺ); i.e. his sayings, deeds, and approvals, etc.

Allah God.

Ay'at Verses from the Qur'aan. **Ayah** (singular).

Faqir The destitute.

Fasiq Someone that commits a major sin.

Fatwa Islamic verdict.

Makkah The holiest city of the Muslims, where the Ka'bah is located.

Miskin The Poor.

Muhammad The last Prophet (ﷺ) sent by Allah.

Nakdain Refers to Gold and Silver.

Nisab The minimum amount held by the Muslim to make Zakah obligatory on him.

Qur'aan The holy book from Allah revealed to Muhammad (ﷺ), that all Muslims must follow.

Rikaz Minerals or metals buried in the earth for an uncertain time.

Sadaqah Charity.

Salah The 2nd Pillar of Islam - Prayer.

Siyam The 4th Pillar of Islam – Fasting during the month of Ramadaan.

Sunnah Literally means: legal way or ways, orders, acts of worship and statements etc. of the Prophet Muhammad (ﷺ) that have become models to be followed by the Muslims. These include the sayings and actions of the Prophet Muhammad (ﷺ) as well as things that he approved as well as disapproved of.

Surah Chapter from the Qur'aan.

Zakah The 3rd Pillar of Islam. Alms (Compulsory Tax).

Zakah-tul-Fitr Zakah paid at the end of Ramadaan, before the Eid prayer.

Zakah-tul-Maal Zakah on money.

ISLAMIC STUDIES CURRICULUM

Level I

Alms (Zakah)

Test

Lesson 2

Written Questions

New Words and Expressions

Test

Duration: 1 Hour

Objectives:

At the end of this unit the student should know:

- ✓ Whether he or she is ready to advance to Level II

Test layout:

Prerequisites:

- Zakah Level I – Lesson 1

Associated Courses:

- Zakah - Level II

Student Details

Name: .....

Date of test: .....

Lecturer conducting test: .....

Prerequisites met? ☐ s ☐ o

Number of lessons attended: .....

Number of lessons not attended: .....

Number of lessons repeated: .....

Results:

Practical:

.....

Written: .....

New words: .....

Total:

.....

<u>Lecturer recommendations:</u>

☐ **Advance to Level II**

☐ **Redo certain lessons (list units):**

.....

☐ **Redo test**

<u>Sign:</u>

Student: …… **Lecturer:**……

Written Test

A. Is Zakah a pillar of Islam?

……

B. In how many places is Zakah mentioned with Salah in the Qur’aan?

……

C. What is the meaning of Zakah other than increase?

……

……

……

D. List 6 benefits of Zakah?

1……

2……

3……

4……

5……

6……

E. On whom is Zakah obligatory?

……

……

F. Is not paying Zakah a major sin?

……

G. What is the length of the day on the Day of Judgement when Allah will judge between His slaves?

.....

H. List the 5 conditions of paying Zakah?

1.....

2.....

3.....

4.....

5.....

I. List the properties that are subject to Zakah.

1.....

2.....

3.....

4.....

5.....

J. What is meant by nisab?

.....

.....

.....

K. What is the nisab value for GOLD?

.....

L. What is the nisab value for SILVER?

.....

M. How much Zakah will you pay if you had $2000 for one year?

.....

N. How much Zakah will you pay if you had $8000 for one year?

.....

O. How much Zakah will you pay if you had 120 grams of gold for one year and 1 gram of gold = $10.00?

.....

P. How much Zakah will you pay if you had 20 grams of silver for one year and 1 gram of silver = $2.00?

.....

Q. What is Rikaz?

.....

R. How much Zakah (%) must you pay if you found gold buried?

.....

S. Should a woman pay Zakah on her gold jewelry that she wears daily?

.....

T. List 6 beneficiaries of Zakah?

1.....

2.....

3.....

4.....

5.....

New Words and Expressions

Match the words below with the descriptions, by placing the appropriate number in the box:

1. Someone that commits a major sin.

2. Zakah paid at the end of Ramadaan, before the Eid prayer.

3. The holiest city of the Muslims, where the Ka'bah is located.

4. The holy book from Allah revealed to Muhammad (ﷺ), that all Muslims must follow.

5. Verses from the Qur'aan. **Ayah** (singular).

6. The Poor.

7. The 2nd Pillar of Islam - Prayer.

8. The 3rd Pillar of Islam. Alms (Compulsory Tax).

9. The 4th Pillar of Islam – Fasting during the month of Ramadaan.

10. The destitute.

11. Islamic verdict.

12. Charity.

13. Minerals or metals buried in the earth for an uncertain time.

14. The minimum amount held by the Muslim to make Zakah obligatory on him.

15. Refers to Gold and Silver.

Salah		**Qur'aan**		**Zakah**		**Fatwa**	
Nisab		**Ay'at**		**Rikaz**		**Siyam**	
Nakdain		**Faqir**		**Fasiq**		**Sadaqah**	
Miskin		**Zakah-tul-Fitr**				**Makkah**	